

November 8, 2007

Quy Vuong
Campaign Finance Analyst
Reports Analysis Division
Federal Election Commission
999 E Street NW
Washington, DC 20463

Reference: August Monthly Report (7/1/07 7/31/07)

Dear Quy Vuong:

Thank you for your letter dated November 2, 2007. ABA BankPac and the Massachusetts Bankers Association are affiliated federal PAC s and therefore inadvertently exceeded the contribution limit as outlined in the Act - 2 U.S.C 441a(f) and 11 CFR 110.1 (d) and 110.2(d). To resolve the matter ABA BankPac is requesting a refund of \$250 from Barney Frank for Congress. Attached, please find the letter requesting the refund from Barney Frank for Congress.

Also, concerning our campaign contributions to Barney Frank for Congress, Baker for Congress Committee, Castle Campaign Fund, Friends of Jeb Hensarling, Brad Miller for United States Congress and Glacier PAC you listed C00001875, America s Community Bankers Political Action Committee (COMPAC), as an affiliated PAC of ABA BankPac. Our PACs are not affiliated and therefore ABA BankPac has not exceeded any campaign contribution limits as set forth in the Act 2 U.S.C 441a(a).

If you have any questions you may contact me at (202) 663-5115.

Sincerely,

Stephen Crochet Associate Director, BankPac

November 8, 2007

Susan Fliegel Finance Director Barney Frank for Congress P.O. Box 260 Newtonville, MA 02460

Dear Sue:

The American Bankers Association s BankPac and the Massachusetts Bankers Association s Federal PAC, are affiliated

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federal political action committees and thus share a common contribution limit to Federal candidates. Therefore, our combined contributions in the amount of \$5,250.00 (ABA \$2,500 on 3/26/07, ABA \$1,500 on 6/6/07, ABA \$1,000 on 7/20/2007 and MBA \$250 on 2/27/07) to your primary election in 2008 have exceeded FEC limits. Prompted by an inquiry from the Federal Election Commission we are respectfully requesting a refund in the amount of \$250.00.

We apologize for the miscommunication on our part. With this refund the Barney Frank for Congress campaign committee, ABA BankPac, and the MBA Federal PAC will be in compliance with FEC laws and regulations.

Your expedient response to this letter is greatly appreciated. If you have any questions please feel free to contact me at 1-800-BANKERS or directly at (202) 663-5115. Thank you for your patience and understanding concerning this matter.

Sincerely,

Stephen Crochet Associate Director, BankPac

cc: Dave Floreen, MBA Quy Vuong, FEC